

Funeral Consumers Alliance of Princeton



FCAP Newsletter

A nonprofit organization that has been educating the public about funeral and memorial arrangements and other end-of-life decisions for 61 years.

Spring 2017

Princeton, NJ

The FCAP Annual Conference “Bringing the Funeral Industry into the 21st Century”

Josh Slocum, Executive Director
Funeral Consumers Alliance, Burlington, VT

FCAP director berates funeral homes for secrecy and deception

Slocum speaks with humor and wit about serious issues

On Sunday, April 23, at 2 PM, Josh Slocum, executive director of the national Funeral Consumers Alliance (FCA), a consumer education and watchdog organization, will be in Princeton as guest speaker at the annual conference of the Funeral Consumers Alliance of Princeton (FCAP). FCAP is an affiliate of the national Funeral Consumers Alliance.

In his talk, Slocum will describe several new efforts to bring transparency and consumer fairness to the funeral industry. And he has

tips on how to protect yourself from paying too much for a funeral.

The talk will be held at an architectural gem newly opened to the public, Princeton Abbey, part of the old St. Joseph’s Seminary on Mapleton Road in Princeton. (See more on the

Slocum will describe new efforts to bring transparency and consumer fairness to the funeral industry. And he has tips on how to protect yourself from paying too much for a funeral.

Abbey on page 4.) The program is free and open to the public.

For legislators, the media, and the public in general, Josh Slocum is the “go-to” expert on laws and consumer

Slocum see page 6



Josh Slocum will speak on the irregularities of the funeral industry on Sunday, April 23.

You’re invited to the
FCAP Conference 2017

Sunday, April 23
2:00 PM

Josh Slocum

- ◆ FCA executive director
- ◆ nationally known expert on funeral issues
- ◆ activist on behalf of the consumer

Princeton Abbey

75 Mapleton Road
Princeton, NJ

Free and open to the public

Free ample parking
Directions on page 4

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**Request a
free FCAP
speaker!**

See page 8.

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Alliance of Princeton

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Website: funeralnj.org
or
www.fcaprinceton.org

The Funeral
Consumers Alliance of
Princeton (FCAP)

FCAP is an all-volunteer, educational, nonprofit organization that informs people of their rights and options in end-of-life events and issues. It encourages consumers to make informed, thoughtful decisions about funerals and memorial arrangements before they are needed. For more information, call 609-924-3320; email info@fcaprinceton.org; or visit funeralnj.org.

Please let us know when you move so we can update our records. We can also help you transfer your membership to another FCA affiliate if you move out of our area.

Newsletter

Mea Kaemmerlen

n p r investigates
funeral industry

FCA's Josh Slocum is featured prominently in NPR's funeral scrutiny

The word is getting out! In early February, National Public Radio aired a two-part investigation on the funeral industry and the confusion caused to consumers about pricing and services.

The reports focused on two areas: one, the deliberate secrecy shown by some funeral homes about prices and services and, two, the huge range of prices charged by funeral homes—even by those in the same town—for exactly the same services. It singled out SCI (Services Corporation International), the largest funeral company in the world with 1500 funeral homes and hundreds of cemeteries and crematories in US

and visited providers. We found a confusing, unhelpful system that seems designed to be impenetrable by average consumers, who must make costly decisions at a time of grief and financial stress."

Elsewhere he says, "That culture of secrecy persists in what's now known as the death care industry. A kind of strategic ambiguity about prices is part of the business model."

Interviewed on these reports was Josh Slocum, executive director of the Funeral Consumers Alliance (FCA) in Burlington, VT. FCA is the parent organization of FCAP and 70 other affiliates across the country. Slocum will be the guest speaker at the April 23rd FCAP Annual Conference at the Princeton Abbey. □

"It took me, as a longtime lawyer and a professional consumer advocate, literally an eight-hour day just to get a solid list of what funeral services were offered by nearby funeral establishments and how much they cost. Eight hours!"



and Canada. None of the funeral homes owned by SCI post their prices online.

Many personal stories were presented. Here's one that stands out: When Ed Howard's father died, he got on the phone looking for prices and services for the funeral. A San Diego lawyer specializing in consumer issues, Howard thought this would be easy. Not so. "It took me," he says, "as a longtime lawyer and a professional consumer advocate, literally an eight-hour day just to get a solid list of what funeral services were offered by nearby funeral establishments and how much they cost. *Eight hours!*"

NPR reporter Robert Benincasa says of the investigation: "We collected price information from around the country

To hear or read the transcript of these NPR reports (about 8 minutes each), just Google "NPR Funeral Industry."

Here are the actual addresses of the NPR investigation:

<http://www.npr.org/2017/02/08/504031472/despite-decades-old-law-funeral-prices-are-still-unclear>

<http://www.npr.org/2017/02/07/504020003/a-funeral-may-cost-you-thousands-less-just-by-crossing-the-street>

FCAP has detailed almost 500 New Jersey funeral homes on its website

You can now compare costs for a funeral, cremation, graveside service, and more by county, city and zipcode.

For the first time, a consumer-oriented survey has been conducted of New Jersey funeral homes. Engineered by Laurie Powsner, longtime member of the Funeral Consumers Alliance of

Cremation” and mandated by the Federal Trade Commission has precise, specified services which must be offered by every funeral home in New Jersey.

“Can you imagine calling a restaurant,” asks Powsner, “to request that they send you a menu, and they say, ‘Well, I need to know what you have in mind’ or ‘The menu is really too complicated for the layperson to understand,’ or ‘We don’t give out the menu unless you come in person to get it.’”

Princeton, the survey has divulged the prices and services of 482 New Jersey funeral homes.

The survey has revealed two basic issues. ***The first is the huge range of costs for the same services from different funeral homes.*** For instance, a cremation package, called “Direct

The FTC, however, put no cap on the cost. Comparing the cost of Direct Cremation at the 482 NJ funeral homes, the FCAP survey found that, shockingly, this package varies in cost from \$550 to \$5,065, depending on the funeral home, even though the services are identical.

See Survey page 7

Give us
your
email!



As we grow larger, our outreach must become more efficient and cost effective.

Don't miss out on good information. Please let us know your email address. You can email it to us at info@fcaprincceton.org.

We will, of course, continue to send mailings, but mailings have become quite expensive, and we love to keep our costs down. □

Are you or a loved one on Medicaid?

If so, Medicaid will put \$2,246 towards funeral costs, and \$524 towards burial costs or crematory expenses. Families may supplement these amounts by up to \$1,570.

Steep ranges of costs discovered by FCAP funeral home survey



The new FCAP survey of 482 New Jersey funeral homes has uncovered enormous differences in prices, often for the same services or products. Here are several examples including Direct Cremation and Immediate Burial. (These two packages are mandated by the Federal Trade Commission and consist of exactly the same services.)



Direct Cremation

Definition: the funeral director picks up the body, obtains necessary permits, files the death certificate, arranges for cremation, expedites the actual cremation, returns the ashes in a simple container.

...for the Direct Cremation package in New Jersey, we found that the lowest cost was \$550 and highest \$5,065!

Breaking this down, we found that of 482 funeral homes:

- ◆ 14 charge less than \$1,000
- ◆ 76 charge between \$1,000 and \$1,999
- ◆ 230 charge between \$2,000 and \$2,999
- ◆ 120 charge between \$3,000 and \$3,999
- ◆ 37 charge between \$4,000 and \$4,999
- ◆ 5 charge over \$5,000

Immediate Burial

Definition: the funeral director picks up and stores the body, obtains necessary permits, files the death certificate, and

arranges for the burial at the cemetery at a time convenient to all. The body is buried in a simple “alternative” container though you can pay extra for a fancier casket.

...for the Immediate Burial package in New Jersey, we found that lowest cost was \$895 and highest \$6,500!

Burial Vault

A burial vault is required by most cemeteries—it encloses a coffin to help prevent a grave from sinking: We found that the **lowest-cost vault** offered by funeral homes **ranged from \$150 to \$2,170.**

Casket

We found that the **lowest-priced casket** on a funeral home's General Price List **ranged from \$250 to \$1,965.** (As you probably know, the highest priced caskets can cost as much as a house. For instance, Zsa Zsa Gabor's custom-ordered 24-carat-gold-plated casket cost \$40,000.) □

Architectural Jewel is Venue for FCAP Spring Meeting

This is a chance to marvel at Princeton's newest attraction

We are very excited that our April 23rd Annual Conference will take place at the Princeton Abbey, an elegant architectural jewel, newly opened for certain events.

You may know it as part of St. Joseph's Seminary, an 87-acre spread on Mapleton Avenue, behind the senior community of Princeton Windrows, just off Route One.

For almost 100 years, St. Joseph's was owned (and still is) and managed by the Vincentians, a group of Catholic priests, brothers, and others inspired by the life and work of St. Vincent de

Paul. St. Vincent was a 17th-century priest whose mission was to provide loving service to the poor. The seminary served as a boarding school, college, home and final resting place for hundreds of Vincentians. Mass was celebrated daily in the chapel. The last classes were held in 1992.

Since then, various buildings have been rented to a number of organizations, mainly schools. Currently, the French-American School and the Laurel School are tenants.

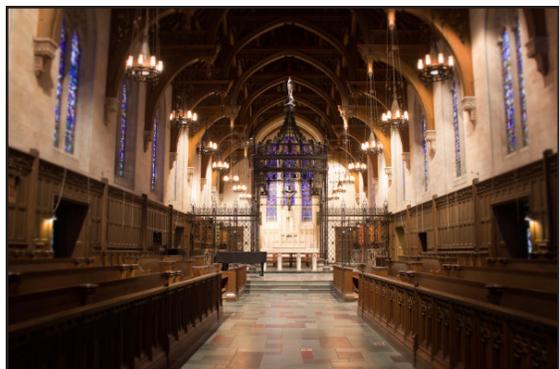
Today, the Vincentians have found a partner to help with the chapel and the cemetery land—CMS Atlantic. CMS

provides cemetery management and consulting services and is now offering permanent resting places for both full-body and cremated remains. It is expanding the existing cemetery and selling plots there. Most extraordinary, it is creating almost 15,000 spaces for cremated remains in the chapel—now the Princeton Abbey—and in the library and in other rooms and hallways. Urns and ashes will be accommodated in permanently lit niches, under flagstones, in wall panels, and on illuminated cases on shelves. Because costs

are high, these may not be of interest to most visitors, but it's a splendid project in a glorious setting.

Come an hour early and have a tour of the Abbey. Built in 1934, its stained glass windows were designed by Italian artist Nicola D'Ascenzo who also created windows for the Princeton University Chapel, the Washington Cathedral, New York's St. John the Divine, and hundreds of other churches and buildings. Famously, he designed the "Little Nipper Window" in the RCA-Victor building in Camden, NJ.

Please join us on April 23rd at 2 PM—or at 1 PM for the tour of the Abbey. □



If you want a tour of the Abbey, Katherine Walden, manager of the Princeton Abbey and Cemetery, will give a free tour at 1:00 PM before the FCAP presentation.

Driving directions

The address of the Princeton Abbey is 75 Mapleton Road, Princeton, NJ. The directions below are more specific than GPS.

To Princeton Abbey from Princeton

Take Nassau Street/ Route 27 towards Kingston, about 2 miles. At the light in Kingston (at the Kingston Garage), turn right onto Academy Street. This becomes Mapleton Road. Go a bit over a mile, keeping straight at the light (where Mapleton goes right). Turn right onto the driveway with large sign "MARILLAC CAMPUS."

At this point, you have two options.
1) Drop off and limited parking in the front of the Abbey
2) Regular parking at the back entrance to the Abbey

1) Drop off and limited parking in the front of the Abbey

Go straight ahead on the driveway (it actually becomes very curvy). At the stop sign, turn left and continue around. You'll come to three mailboxes on the right and, just after, is the Abbey. You may park on the grass.

2) Regular parking at the back entrance to the Abbey

Once on the driveway, take the first right. At the end, turn left. Parking is to your left and right. There will be signs or an FCAP volunteer to show you to the door leading to the back of the Abbey.

To Princeton Abbey from Route 1

From north or south, take the exit for College Road/Forrestal Center WEST. (This is just north of the Princeton exits.) Take that about .8 mile, through two traffic lights. Turn left at the large sign "MARILLAC CAMPUS." Proceed with directions above for your two options.

Funerals360 an interactive website

Rachel Zeldin is helping to bring the funeral industry into the digital age.

A few years ago, a socially conscious woman with a strong entrepreneurial streak founded the website, *I'm Sorry to Hear*. On it, Rachel Zeldin planned to



identify every funeral home, cemetery, florist, and other funeral industry vender across the country, each with location and contact information. Most importantly, she invited consumers to evaluate them. *I'm Sorry to Hear*, has just changed its name to *Funerals360*, which is now on its way to becoming the *Trip Advisor* for the funeral industry.

According to Rachel, who is an active member of the Philadelphia Funeral Consumers Alliance, *Funerals360* is “the

first end-to-end online funeral planning platform where consumers can find the information they need to plan a funeral in advance or at the time of need, and connect with all the funeral services they need.”

You can also get information on organ and tissue donation, body and eye donation, caskets and urns, officiants, advance directives, green burials, veterans benefits, pet funerals and, yes, the location of your closest Funeral Consumer Alliance. (Princeton is just one of 70 FCA's around the country.)

Check it out: www.funerals360.com. □

Thank you!!

This year, our members and friends have been very generous in response to our fall fundraising appeal. We so appreciate it!

Hundreds of supporters have sent in small, medium and large gifts—and they are still appearing. These funds allow us to continue to educate individuals and families about funerals and other end-of-life issues and thus relieving them from unnecessary stress at a vulnerable time.

New film about death applauds the good life

A beautiful film, but not for everyone

We've heard about a new film that interests us. It's called "Mortal," and it claims to be "the first documentary that addresses the new shifting paradigm in how we view life and death." It may or may not be the first; still, it's worth a look. Fortunately, a friend of ours, Rachel Zeldin, founder of the website *Funerals360* (see article above), sent us a review:

I had the opportunity to watch "Mortal" at an event held by Jerrigrace Lyons [founder of the Final Passages Institute]. She had a surprisingly large turnout for the event—more than 50 people.

The documentary follows several families through the journeys of life, aging, and death. It moves easily from the story of one family to another, told in the first-person by a member of that family. It allows the viewer to understand the joy and pain that the various family members felt over their particular life-



cycle journey.

It is a well composed documentary, sometimes honest to the point of being raw. Although death is the central topic, there is little doom and gloom about it. Rather, there is an airiness and lightness in the telling of these end-of-life stories.

Though it's not an everyday movie, I'd recommend it for those interested in end-of-life issues and spiritual journeys.

"Mortal" can be purchased and streamed through its website, www.mortalfilm.com. On the website is a very nice trailer as well as an interview with the filmmakers, Bobby Sheehan and Sara Feldmann Sheehan in which Ms. Feldmann Sheehan remarks, "What we thought would be a movie about end-of-life turned out to be a film about living and how beautiful it is to be mortal... not only about life but how we can all live on in positive, loving ways." □

Slocum from page 1

concerns related to the funeral industry. In the past two years, the FCA has conducted three nationwide funeral home price surveys. When each survey highlighted the vast range in prices offered by funeral homes (often for identical services), two major initiatives resulted. Slocum will discuss these in his talk.

One initiative is **to get funeral homes across the country to post their prices and services online**. Currently very few do that; it is, in fact, very difficult to learn prices and services without making a face-to-face appointment with the funeral director. For this and several other reasons, FCA partnered last summer with the Consumer Federation of America to petition the Federal Trade Commission to update the Funeral Rule (written in 1984 to protect consumers) by requiring all funeral service providers to post prices on their websites. "That alone would do more for funeral shopping for the consumer than anything else we could do," says Slocum.

In another initiative in early 2017, FCA again partnered with the Consumer Federation of America **to examine the world's largest funeral company, Service Corporation International with its 1500 funeral homes and 400 cemeteries**. The resulting report, "Nation's Largest Funeral Home Company Charges High Prices and Refuses to Disclose these Prices on its Websites," made national news.

Slocum's background

Slocum has been head of FCA since 2003. He was always interested in end-of-life issues and, when he took the FCA job, his mother said, "I knew it would come to something like this—I thought you were going to grow up to be a vampire or an undertaker."

Along with Lisa Carlson, he authored "Final Rights: Reclaiming the American Way of Death." This 2011 publication is the book "that the funeral industry doesn't want you to read." It investigates the \$15-billion funeral and burial industry, exposing consumer abuse, financial exploitation of the bereaved,

and the problems government regulators have in protecting the grieving.

Slocum graduated from Sarah Lawrence College with a Bachelor of Arts and then worked as a cops-and-crime reporter for the *Lynchburg News and Advance* in Lynchburg, VA.

While at the newspaper, Slocum researched what had happened to funeral prices in Lynchburg after the most prominent local funeral homes were bought by mega-chain Service Corporation International (SCI). He didn't get to write his exposé (as he was finding that that some VA state regulators had a close relationship with the funeral industry), but he would like to thank SCI for riling his sense of indignation enough to jump at the job offer from Funeral Consumers Alliance.

Other initiatives

Slocum helped draft a bill before Congress that would extend Federal Trade Commission consumer protection rules to cemeteries, crematories, and funeral merchandise vendors. In 2009, he participated in a working group that developed the toughest cemetery regulations in the nation, Illinois' Cemetery Oversight Act, and he has submitted testimony to support local

Funeral Consumers Alliance legislative reform efforts in nearly a dozen states. Slocum has appeared on CNN and NPR, and has been consulted or quoted by the *New York Times*, the *Washington Post*, the *LA Times*, *Forbes*, *Barron's*, and other media outlets.

Slocum lives just outside Burlington, Vermont. He is owned by two cats, and can frequently be spotted cruising around Chittenden County, Vermont, in his 1966 Plymouth Belvedere. □

Josh Slocum has become the "go-to" expert on laws and consumer concerns.

FCAP Treasurer's Report 2016

Income

Contributions/Bequests	\$10,334
Membership Dues	1,510
Book sales	115

Total \$11,959

Expenses

Dues to FCA (nat'l org)	\$6,923
Printing	6,151
Postage	1,716
Annual Conference	784
Office Supplies	20
Telephone	547
UUCP services & room	400
Bank & Paypal Service Fees	30
Legal/Accounting	27

Total \$16,598

Balance on hand 12/31/16

Checking account	\$4,044
Savings account	6,166

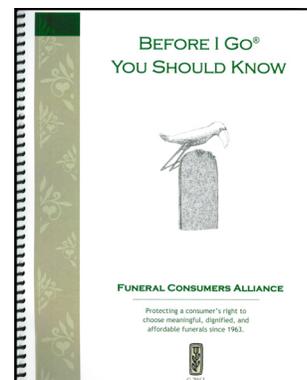
Total \$10,210

-Mea Kaemmerlen
FCAP Treasurer

Get yourself organized!

We'll be selling this valuable booklet at the April 23 FCAP conference.

The popular funeral planner, "Before I Go, You Should Know," is published by the national Funeral Consumers Alliance. It offers more than 30 pages to record the important information you'd like your family to know—your preference for burial or cremation, who should take care of your pets, where to find financial papers, who to contact for the memorial service.



We will be selling it on April 23 at the conference. Or you can order it for \$15 from FCA, 33 Patchen Road S., Burlington, VT 05403, phone 802-865-8300. Or you can download a digital version for \$9.99 at www.funerals.org.

Your questions answered on new FCAP website

Have you looked at our website lately? It is now chock-a-block full of useful information. Besides the detailed survey of costs and services of almost 500 New Jersey funeral homes (described on page 3 and continued on this page), you can find excellent information on difficult subjects.

- ❖ How about choosing cremation over burial? What are the pros and cons of each? What are the cost differences? Does it matter which funeral home you choose depending on your choice of cremation or burial?
- ❖ How about cemeteries? How do you choose a cemetery? What if you just want your ashes buried at the cemetery? Is that expensive? (Yes!)
- ❖ Can you scatter ashes anywhere?

FCAP's new website:
funeralnj.org

You can find answers to many such questions on the FCAP website. Here are a few items in the Frequently Asked Questions section:

- ❖ What if I die elsewhere and want to be buried here?
- ❖ Can I drive my loved one's dead body to the cemetery/crematory?
- ❖ What is green burial?
- ❖ Is embalming necessary?
- ❖ Should I buy funeral insurance?
- ❖ Should I pre-pay my funeral?
- ❖ Can I get financial assistance to pay for funeral expenses?
- ❖ How can I save money on a funeral?
- ❖ Can I keep a body at home for a viewing or funeral?
- ❖ Someone just died. What do I do?
- ❖ Can I place an obituary notice in the paper?

Are you interested in New Jersey and federal laws governing funeral matters? We have links to the Federal Trade Commission's 1984 Funeral Rule and its recommendations

Survey from page 3

The second issue is the difficulty in getting straight answers about costs and services. There are 701 funeral homes in NJ, and FCAP was able to get information from 482, fewer than 70 percent. A huge amount of effort was used to contact each funeral home and well over 30 percent never responded.

Here's the run-down: In this survey, 43 funeral homes actually displayed their price lists online (6 percent).

Another impressive 202 gave their prices in response to the first request

to know what you have in mind' or 'The menu is really too complicated for the layperson to understand,' or 'We don't give out the menu unless you come in person to get it.'"

These are some of the answers funeral homes gave when asked for prices and services on the phone or by mail.

This is hard on the consumer. A funeral is already an emotional and delicate matter, with family and friends vulnerable to choosing and overpaying for services they don't want. In addition,

This is hard on the consumer. A funeral is already an emotional and delicate matter, with family and friends vulnerable to choosing and overpaying for services they don't want.

by phone or email (28 percent). Two requests were required from 97 (14 percent). Three to seven requests were required from 96 (14 percent).

"And," says Laurie Powsner, "don't even get us started on the over 200 who didn't respond or outright refused to send the price list." This comes to well over 30 percent!

"Can you imagine calling a restaurant," asks Powsner, "to request that they send you a menu, and they say, 'Well, I need

the choices of goods and services are many and can be confusing. Funeral directors, often with good intentions, offer to "take care of everything," in the desire to relieve the family of the burden of making decisions. Only later, when family members get a bill for \$7,000 or \$12,000 or even \$15,000, they wonder what they had signed up for.

Given this information, FCAP urges consumers to plan—and shop—for a funeral well before it is needed. □

If you want to see the complete data from the FCAP survey, go to the FCAP website, funeralnj.org. Pull down "Planning and Shopping"; then "Funeral Homes and Prices"; then "Funeral Homes Sorted by Price of Direct Cremation" and "Funeral Homes Sorted by Price of Immediate Burial." For a simpler grid, pull down "Planning and Shopping"; then "Direct Cremation"; then the link for "How to Shop for Direct Cremation."

on how consumers can protect themselves. Want to find out if your funeral home of choice has official complaints against it? We have a link to the State Board of Mortuary Science of NJ: Disciplinary Actions.

Have you considered organ or full-body donation? The FCAP website is full of good information, including links to hospitals and organizations which have the forms which can make this happen.

And more.... If you are concerned

about who will be responsible for your funeral and body disposition when you are gone, we can help. We have forms that let you legally designate who you want in charge, both the Designated Agent in a Last Will and Testament (if you don't already have a will) and the Designated Agent for Body Disposition as a First Codocil (if you already have a will).

This information and much more is on our website, funeralnj.org. Visit and learn. □



Funeral Consumers Alliance of Princeton
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*You are invited on
Sunday, April 23 ...*



...to hear Josh Slocum talk about
“Bringing the Funeral Industry
into the 21st Century”
at the Princeton Abbey
(in back of Windrows)
2 PM
See page 1 for details.

FCAP Membership

*A donation can save you
aggravation and money
on the purchase of a
funeral.*

The Funeral Consumers Alliance of Princeton now has over 2,000 members throughout most of New Jersey. Joining involves a donation of \$25 (individual) or \$50 (household).

Benefits include discounts by some funeral homes, a packet of useful information, invitations, email notices, and much more.

To join, go to our website, funeralnj.org, or call or email for a brochure at 609-924-3320 and info@fcapprinceton.org. ☐

FCAP Speakers Bureau

The FCAP Speakers Bureau is at your beck and call. Our presentation covers such topics as choosing a funeral home, costs involved, green burials, home funerals, and NJ and federal death laws.

If your group is interested in having an FCAP speaker, call FCAP at 609-924-3320.

FCAP website funeralnj.org

- ▼ prices at 500 NJ funeral homes
- ▼ cremation vs. burial
- ▼ end-of-life issues
- ▼ end-of-life papers
- ▼ links to other important sites
- ▼ much more